

APPLICANT: Sinclair
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filter means [for] electronically comparing said applicant profile with said model profile for filtering the passage of applicant data through the system to the lender, wherin:

- i. for those credit applicants matching the model profile, said applicant data is made available through the system to lender; and
- ii. for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender.

Sub B4

11. (Amended) A method for electronically managing information distribution to credit applicants and money lenders through a global communications network, said method comprising the steps of:

entering applicant data into the system, said applicant data defining an electronic applicant profile of a credit applicant seeking financing;

entering model data into the system, said model data being established by the lender and defining an electronic model profile representing characteristics of a desired applicant;

electronically comparing said applicant profile with said model profile and filtering the passage of applicant data through the system to the lender, wherin:

- i. for those credit applicants matching the model profile, said applicant data is made available through the system to lender; and
- ii. for those credit applicants not matching the model profile, no applicant data is made available through the system to the lender.
